



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name WESTERN ALLIANCE BANCORPORATION

City/State PHOENIX, AZ

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 66,055,336

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	62,045,908	44,205,468	49,300,515	31,284,682	24,903,129
Net income (\$000)	500,344	416,321	899,190	506,641	499,171
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.19	2.67	87	3.19	2.65	83	3.21	2.60	87	3.82	2.77	93	4.28	3.01	94
+ Non-interest income	0.68	0.96	39	0.70	1.11	34	0.81	1.04	41	0.22	1.21	3	0.21	1.32	4
- Overhead expense	1.67	2.17	16	1.73	2.24	19	1.73	2.17	22	1.58	2.57	9	1.92	2.69	18
- Provision for credit losses	0.12	0.09	67	-0.21	-0.15	37	-0.04	-0.09	61	0.40	0.51	32	0.07	0.15	31
+ Securities gains (losses)	0.02	0	96	0	0.01	46	0.02	0.01	80	0	0.02	32	0.01	0.01	74
+ Other tax equivalent adjustments	0.01	0	91	0.01	0	93	0.01	0	92	0.02	0	97	0.01	0	88
= Pretax net operating income (tax equivalent)	2.06	1.40	90	2.39	1.79	84	2.35	1.66	88	2.11	1.04	96	2.54	1.56	94
Net operating income	1.61	1.06	93	1.88	1.36	84	1.82	1.26	89	1.62	0.81	96	2	1.19	97
Net income	1.61	1.06	93	1.88	1.35	84	1.82	1.26	90	1.62	0.82	95	2	1.19	97
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.70	3.12	88	3.59	3.14	77	3.63	3.06	86	4.30	3.55	89	5.37	4.41	89
Interest expense	0.31	0.24	75	0.21	0.27	43	0.24	0.25	57	0.32	0.52	22	0.79	1.08	32
Net interest income (tax equivalent)	3.39	2.88	83	3.37	2.85	80	3.39	2.80	84	3.99	3.01	91	4.57	3.33	93
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.08	28	0.01	0.13	20	0.02	0.11	21	0.06	0.27	19	0.02	0.21	11
Earnings coverage of net loan and lease losses (X)	388.96	-9.51	93	291.88	4.52	96	186.40	39.72	92	50.45	22.91	87	182.08	24.40	93
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.56	1.17	9	0.78	1.39	12	0.65	1.23	12	1.03	1.58	16	0.80	0.83	47
Allowance for loan and lease losses / Total loans and leases	0.53	1.15	9	0.68	1.37	9	0.56	1.20	11	1.03	1.55	17	0.79	0.81	49
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.19	0.41	20	0.29	0.63	18	0.19	0.49	13	0.43	0.71	30	0.33	0.57	25
30-89 days past due loans and leases / Total loans and leases	0.63	0.32	85	0.17	0.27	40	0.32	0.32	61	0.04	0.39	3	0.07	0.43	6
Liquidity and Funding															
Net noncore funding dependence	8.07	3.09	71	-5.77	-1.82	38	4.32	-2.33	72	-5.34	3.20	27	6.01	14.45	25
Net short-term noncore funding dependence	5.86	-1.79	81	-7.17	-8.21	48	2.73	-7.71	81	-5.52	-4.76	41	5.81	3.38	52
Net loans and leases / Total assets	77.63	61.60	88	69.82	59.81	79	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90
Capitalization															
Tier 1 leverage ratio	7.64	9.08	14	7.33	9.11	8	7.80	8.98	21	9.19	9.13	52	10.63	9.76	75
Holding company equity capital / Total assets	7.51	10.04	15	8.22	10.88	12	8.86	10.71	20	9.36	11.16	24	11.25	12.43	36
Total equity capital (including minority interest) / Total assets	7.51	10.14	12	8.22	11.01	11	8.86	10.82	19	9.36	11.29	23	11.25	12.57	33
Common equity tier 1 capital / Total risk-weighted assets	8.99	11.90	3	9.16	12.69	3	9.10	12.42	4	9.92	12.38	10	10.61	12.17	26
Net loans and leases / Equity capital (X)	10.34	6.22	95	8.49	5.51	93	8.96	5.53	93	7.84	5.58	86	6.95	5.21	84
Cash dividends / Net income	16.34	34	22	12.29	25.30	25	14.19	28.27	22	19.98	42.30	20	10.28	33.12	13
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	34.62	7.91	91	53.79	9.29	96	53.54	10.50	96	35.94	16.68	90	16.06	9.26	80
Equity capital	22.91	-0.29	87	30.04	9.31	92	45.38	7.46	94	13.15	6.99	80	15.42	10.49	78
Net loans and leases	49.67	11.87	94	38.60	0.79	95	66.07	3.36	98	27.77	9.07	87	19.35	9.10	85
Noncore funding	375.82	10.50	98	8.17	-23.76	87	225.32	-14.79	98	-36	-12.18	22	-3.83	6.59	34
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	11.95	11.61	62	18.92	11.05	80	11.94	10.95	67	5.06	13.56	35	5.56	13.04	45
Equity investment in subsidiaries / Equity capital	111.57	103.92	81	116.51	103.07	93	110.83	103.22	84	103.80	102.81	58	103.28	103.22	54
Cash from ops + noncash items + op expense / Op expense + dividends	54.72	116.54	28	89.31	130.64	29	44.82	154.48	10	139.24	147.24	56	187.65	190.27	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	947,302	648,582	1,481,545	1,137,095	1,087,658	46.06	167.32
Income from lease financing receivables.....	3,970	3,619	7,303	7,173	5,412	9.70	115.29
Fully taxable income on loans and leases.....	931,755	629,323	1,444,869	1,098,474	1,041,515	48.06	176.03
Tax-exempt income on loans and leases.....	19,517	22,878	43,979	45,794	51,555	-14.69	4.64
Estimated tax benefit on income on loans and leases.....	5,916	7,104	13,655	14,447	19,069	-16.73	-61.15
Income on loans and leases (tax equivalent).....	957,188	659,305	1,502,503	1,158,715	1,112,139	45.18	157.70
Investment interest income (tax equivalent).....	117,630	86,884	184,308	126,283	121,915	35.39	169.56
Interest on balances due from depository institutions.....	3,138	2,036	3,224	3,564	12,314	54.13	4.84
Interest income on other earning assets.....	2,415	874	1,966	1,596	3,771	176.32	88.67
Total interest income (tax equivalent).....	1,080,371	749,099	1,692,001	1,290,158	1,250,139	44.22	157.63
Interest on time deposits of \$250K or more	772	1,567	2,635	9,130	14,303	-50.73	-58.38
Interest on time deposits < \$250K.....	3,647	2,969	5,836	17,438	27,581	22.84	11.60
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	36,823	17,877	39,044	43,801	116,521	105.98	184.70
Interest on other borrowings and trading liabilities.....	32,788	10,483	31,669	3,535	7,101	212.77	1703.52
Interest on subordinated debt and mandatory convertible securities	15,635	11,935	30,712	20,987	19,127	31.00	114.44
Total interest expense.....	89,665	44,831	109,896	94,891	184,633	100.01	230.06
Net interest income (tax equivalent).....	990,706	704,268	1,582,105	1,195,267	1,065,506	40.67	152.61
Non-interest income.....	211,474	155,821	400,697	68,480	51,968	35.72	913.83
Adjusted operating income (tax equivalent)	1,202,180	860,089	1,982,802	1,263,747	1,117,474	39.77	191.06
Overhead expense.....	517,738	381,658	854,932	493,249	479,291	35.65	193.39
Provision for credit losses.....	36,500	-46,900	-21,400	123,587	18,500		403.45
Securities gains (losses)	6,733	56	8,364	230	3,152	11923.21	1045.07
Other tax equivalent adjustments	2,006	1,464	2,906	7,704	2,946	37.02	68.71
Pretax net operating income (tax equivalent).....	640,029	528,504	1,159,209	658,627	632,266	21.10	176.95
Applicable income taxes	121,467	94,260	223,801	115,914	105,055	28.86	115.16
Tax equivalent adjustments	18,218	17,923	36,218	36,072	28,040	1.65	-14.54
Applicable income taxes (tax equivalent).....	139,685	112,183	260,019	151,986	133,095	24.52	79.61
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	500,344	416,321	899,190	506,641	499,171	20.18	226.32
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	500,344	416,321	899,190	506,641	499,171	20.18	226.32
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	500,344	416,321	899,190	506,641	499,171	20.18	226.32
Investment securities income (tax equivalent).....	117,630	86,884	184,308	126,283	121,915	35.39	169.56
US Treasury and agency securities (excluding mortgage-backed securities)	6	0	11	55	958		-99.25
Mortgage-backed securities	43,944	35,271	73,894	60,997	76,304	24.59	68.83
All other securities	73,680	51,613	110,403	65,231	44,653	42.76	338.29
Cash dividends declared	81,735	51,157	127,578	101,237	51,330	59.77	
Common	75,360	51,157	124,107	101,237	51,330	47.31	
Preferred	6,375	0	3,471	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022	06/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.48	2.90	89	3.39	2.92	81	3.43	2.85	86	4.12	3.27	92	5.02	4	92
Less: Interest expense	0.29	0.22	76	0.20	0.25	46	0.22	0.23	58	0.30	0.48	24	0.74	0.98	33
Equals: Net interest income (tax equivalent)	3.19	2.67	87	3.19	2.65	83	3.21	2.60	87	3.82	2.77	93	4.28	3.01	94
Plus: Non-interest income	0.68	0.96	39	0.70	1.11	34	0.81	1.04	41	0.22	1.21	3	0.21	1.32	4
Equals: adjusted operating income (tax equivalent)	3.88	3.67	71	3.89	3.82	62	4.02	3.70	72	4.04	4.04	55	4.49	4.41	58
Less: Overhead expense	1.67	2.17	16	1.73	2.24	19	1.73	2.17	22	1.58	2.57	9	1.92	2.69	18
Less: Provision for credit losses	0.12	0.09	67	-0.21	-0.15	37	-0.04	-0.09	61	0.40	0.51	32	0.07	0.15	31
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.02	0	96	0	0.01	48	0.02	0.01	80	0	0.02	34	0.01	0.01	74
Plus: other tax equivalent adjustments	0.01	0	91	0.01	0	93	0.01	0	92	0.02	0	97	0.01	0	88
Equals: Pretax net operating income (tax equivalent)	2.06	1.40	90	2.39	1.79	84	2.35	1.66	88	2.11	1.04	96	2.54	1.56	94
Less: Applicable income taxes (tax equivalent)	0.45	0.33	82	0.51	0.41	74	0.53	0.38	83	0.49	0.23	93	0.53	0.36	88
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.61	1.06	93	1.88	1.36	84	1.82	1.26	89	1.62	0.81	96	2	1.19	97
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.61	1.06	93	1.88	1.35	84	1.82	1.26	90	1.62	0.82	95	2	1.19	97
Memo: Net income (last four quarters)	1.69	1.12	93	1.92	1.25	89	1.82	1.26	90	1.62	0.82	95	2	1.19	97
Net income—BHC and noncontrolling (minority) interest	1.61	1.07	93	1.88	1.37	84	1.82	1.27	89	1.62	0.83	95	2	1.20	97
Margin Analysis															
Average earning assets / Average assets	94.12	92.97	68	94.52	93.15	65	94.58	93.08	68	95.87	92.32	88	93.53	91.05	77
Average interest-bearing funds / Average assets	51.22	60.12	15	48.28	62.32	6	48.27	61.99	5	52.30	64.06	8	54.35	65.57	11
Interest income (tax equivalent) / Average earning assets	3.70	3.12	88	3.59	3.14	77	3.63	3.06	86	4.30	3.55	89	5.37	4.41	89
Interest expense / Average earning assets	0.31	0.24	75	0.21	0.27	43	0.24	0.25	57	0.32	0.52	22	0.79	1.08	32
Net interest income (tax equivalent) / Average earning assets	3.39	2.88	83	3.37	2.85	80	3.39	2.80	84	3.99	3.01	91	4.57	3.33	93
Yield or Cost															
Total loans and leases (tax equivalent)	3.98	4.01	54	4.28	4.05	69	4.11	4.01	64	4.79	4.27	78	5.85	5.09	86
Interest-bearing bank balances	0.43	0.42	52	0.11	0.11	65	0.14	0.14	50	0.32	0.27	68	2.65	2.04	81
Federal funds sold and reverse repos	0	0.58	10		0.26		0	0.25	19	0.96	0.68	74	2.33	2.44	55
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.64	3.09	85	3.51	3.11	73	3.56	3.04	84	4.21	3.51	86	5.26	4.36	89
Investment securities (tax equivalent)	2.78	1.85	93	2.46	1.80	90	2.51	1.77	89	2.91	2.25	91	3.40	2.76	88
US Treasury and agency securities (excluding mortgage-backed securities)		1.22		0	1.28	1	0.05	1.14	3	13.75	1.75	99	2.85	2.32	83
Mortgage-backed securities	2.28	1.78	90	1.67	1.56	60	1.82	1.57	76	2.23	2.05	66	2.91	2.61	87
All other securities	3.01	2.82	64	3.14	2.91	62	3.30	2.81	69	3.94	3.24	78	4.11	4.06	67
Interest-bearing deposits	0.29	0.20	75	0.22	0.24	51	0.21	0.21	58	0.40	0.53	39	0.80	1.10	28
Time deposits of \$250K or more	0.40	0.50	32	0.60	0.76	36	0.54	0.66	41	1.37	1.42	40	2.03	1.96	54
Time deposits < \$250K	0.41	0.44	48	0.49	0.72	26	0.44	0.62	29	1.29	1.36	44	1.87	1.82	48
Other domestic deposits	0.28	0.17	80	0.19	0.17	66	0.19	0.15	71	0.32	0.36	46	1.08	0.93	65
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.67	0.36	83	0.10	0.19	49	0.13	0.17	58	0.51	0.62	56	1.72	1.86	45
Other borrowed funds and trading liabilities	2.42	1.24	89	1.28	1.31	48	1.96	1.27	76	0.37	1.50	7	1.42	2.38	8
All interest-bearing funds	0.56	0.36	82	0.42	0.40	62	0.46	0.37	69	0.58	0.74	34	1.36	1.49	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	211,474	155,821	400,697	68,480	51,968
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	12,975	13,180	26,291	21,609	22,090
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	21	3	6	156	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	164,589	-62,989	-64,371	211	336
Net securitization income	-69,155	68,133	154,601	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	-237,294	84,141	144,864	-184	-3,128
Other non-interest income.....	340,338	53,353	139,306	46,688	32,670
Total overhead expenses	517,738	381,658	854,932	493,249	479,291
Personnel expense.....	277,324	212,606	466,714	303,583	279,274
Net occupancy expense.....	25,828	19,009	43,820	34,166	32,507
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	5,541	2,279	6,085	1,619	1,547
Other operating expenses.....	209,045	147,764	338,313	153,881	165,963
Fee income on mutual funds and annuities.....	21	3	6	156	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,330	3,205	3,252	1,937	1,865
Average personnel expense per employee.....	83.28	66.34	143.52	156.73	149.74
Average assets per employee.....	18,632.40	13,792.66	15,160.06	16,151.10	13,352.88

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.01	2.35	24	0	2.15	21	0	2.17	23	0.23	2.02	27	0	2.72
Overhead expenses / Net Interest Income + non-interest income	43.66	59.40	9	45.24	59.03	10	43.85	59.28	11	39.93	62.28	3	43.88	61.29
Percent of Average Assets														
Total overhead expense	1.67	2.17	16	1.73	2.24	19	1.73	2.17	22	1.58	2.57	9	1.92	2.69
Personnel expense.....	0.89	1.20	15	0.96	1.25	18	0.95	1.21	22	0.97	1.30	19	1.12	1.41
Net occupancy expense.....	0.08	0.22	7	0.09	0.24	5	0.09	0.23	7	0.11	0.26	7	0.13	0.28
Other operating expenses.....	0.69	0.72	56	0.68	0.73	53	0.70	0.72	55	0.50	0.94	10	0.67	0.97
Overhead less non-interest income	0.99	1.19	28	1.02	1.10	37	0.92	1.10	32	1.36	1.25	57	1.72	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	43.07	58.92	9	44.37	58.45	9	43.12	58.83	10	39.03	61.82	2	42.89	60.64
Personnel expense.....	23.07	32.65	13	24.72	33.10	15	23.54	32.93	12	24.02	32.36	13	24.99	32.39
Net occupancy expense.....	2.15	6.14	6	2.21	6.33	6	2.21	6.23	7	2.70	6.58	5	2.91	6.52
Other operating expenses.....	17.85	19.36	42	17.45	18.60	45	17.37	19.18	41	12.30	22.28	3	14.99	21.20
Total non-interest income	17.59	25.40	32	18.12	28.18	29	20.21	27.67	36	5.42	28.83	3	4.65	29.23
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97
Service charges on domestic deposit accounts	1.08	3.45	15	1.53	3.19	25	1.33	3.27	20	1.71	3.27	26	1.98	3.88
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18
Investment banking fees and commissions.....	0	2.25	16	0	2.52	13	0	2.58	14	0.01	2.46	13	0	3.54
Insurance activities revenue.....	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	13.69	1.38	95	-7.32	0.55	0	-3.25	0.60	0	0.02	0.01	56	0.03	0.28
Net securitization income	-5.75	0	0	7.92	0.01	99	7.80	0.01	99	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	-19.74	1.51	1	9.78	3.83	85	7.31	3.30	84	-0.01	3.92	10	-0.28	1.86
Other non-interest income.....	28.31	9.09	93	6.20	9.26	34	7.03	9.27	37	3.69	9.65	11	2.92	10.04
Overhead less non-interest income	25.48	32.73	27	26.26	29.94	34	22.91	30.52	24	33.61	31.93	51	38.24	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.98	21.22	27	17.84	21.54	14	19.31	21.18	27	17.60	18.63	36	16.62	20.56
Applicable income tax + TE / Pretax net operating income + TE	21.82	23.38	33	21.23	23.10	22	22.43	22.67	44	23.08	21.18	61	21.05	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	30,505,568	19,873,921	26,118,821	12,365,507	11,335,425	53.50	317.41	
Commercial and industrial loans	12,932,794	7,485,383	10,864,130	7,635,774	5,221,832	72.77	246.57	
Loans to individuals	26,727	9,842	21,557	10,427	10,983	171.56	74.79	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	108	9	308	310	143	1100.00	-78.49	
Other loans and leases	8,085,004	7,124,705	7,712,038	7,041,000	4,554,913	13.48	175.55	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	51,550,201	34,493,860	44,716,854	27,053,018	21,123,296	49.45	268.48	
Less: Allowance for loan and lease losses	273,233	232,907	252,589	278,954	167,797	17.31	107.29	
Net loans and leases	51,276,968	34,260,953	44,464,265	26,774,064	20,955,499	49.67	270.01	
Debt securities that reprice or mature in over 1 year	5,558,506	6,373,822	6,100,230	4,921,785	3,785,903	-12.79	83.72	
Mutual funds and equity securities	169,955	193,858	158,498	167,275	138,701	-12.33	15.63	
Subtotal	57,005,429	40,828,633	50,722,993	31,863,124	24,880,103	39.62	234.72	
Interest-bearing bank balances	1,653,375	3,083,238	350,234	2,497,521	248,619	-46.38	261.70	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	2,919,587	1,200,665	1,186,089	348,615	45,514	143.16	6393.74	
Trading assets	0	0	0	0	0			
Total earning assets	61,585,858	45,121,920	52,268,947	34,716,130	25,174,236	36.49	251.26	
Non-interest-bearing cash and due from depository institutions	232,428	312,605	166,193	174,195	185,977	-25.65	55.40	
Premises, fixed assets, and leases	319,850	227,554	292,379	193,784	192,428	40.56	170.37	
Other real estate owned	11,681	3,875	11,681	1,436	13,850	201.45	-62.28	
Investment in unconsolidated subsidiaries	2,524	2,524	2,524	2,525	2,524	0.00	0.00	
Intangible and other assets	3,906,234	3,406,558	3,246,150	1,379,761	1,252,933	14.67	286.51	
Total assets	66,055,336	49,068,997	55,982,635	36,461,042	26,821,948	34.62	250.52	
Quarterly average assets	64,744,513	48,083,137	57,556,693	34,593,508	26,408,103	34.65	245.61	
Average loans and leases (YTD)	48,090,786	30,819,215	36,551,502	24,208,925	19,019,088	56.04	259.41	
Memoranda								
Loans held-for-sale	2,978,186	4,467,418	5,641,384	0	21,803	-33.34	17695.09	
Loans not held-for-sale	48,572,015	30,026,442	39,075,470	27,053,018	21,101,493	61.76	247.61	
Real estate loans secured by 1–4 family	17,886,704	9,588,143	14,923,035	2,434,596	2,147,664	86.55	5242.49	
Commercial real estate loans	12,611,866	10,277,703	11,187,828	9,922,734	9,177,426	22.71	81.02	
Construction and land development	3,230,946	2,853,642	3,016,392	2,431,281	1,904,904	13.22	103.30	
Multifamily	276,563	201,400	201,094	192,288	221,416	37.32	18.01	
Nonfarm nonresidential	9,104,357	7,222,661	7,970,342	7,299,165	7,051,106	26.05	77.01	
Real estate loans secured by farmland	6,998	8,075	7,958	8,177	10,335	-13.34	8.87	
Total investment securities	8,655,515	7,777,729	7,454,448	5,444,545	3,970,118	11.29	169.02	
U.S. Treasury securities	0	9,314	12,999	0	999	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	10,000		-100.00	
Municipal securities	1,926,933	2,079,482	2,097,251	1,748,880	1,047,734	-7.34	258.84	
Mortgage-backed securities	3,427,710	4,157,608	3,820,322	3,077,916	2,635,541	-17.56	45.82	
Asset-backed securities	2,685,932	946,465	935,797	153,757	10,142	183.79	17169.54	
Other debt securities	444,985	391,002	429,581	296,717	127,001	13.81	376.80	
Mutual funds and equity securities	169,955	193,858	158,498	167,275	138,701	-12.33	15.63	
Available-for-sale securities	7,267,645	6,615,202	6,188,816	4,708,511	3,346,310	9.86	135.61	
U.S. Treasury securities	0	9,314	12,999	0	999	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	10,000		-100.00	
Municipal securities	915,835	1,341,018	1,207,013	1,180,121	562,627	-31.71	126.59	
Mortgage-backed securities	3,220,893	3,927,403	3,603,426	3,077,916	2,635,541	-17.99	37.02	
Asset-backed securities	2,685,932	946,465	935,797	153,757	10,142	183.79	17169.54	
Other debt securities	444,985	391,002	429,581	296,717	127,001	13.81	376.80	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-95,825	44,054	39,268	43,064	31,154			
Available-for-sale securities appreciation (depreciation)	-691,466	86,003	22,244	122,151	28,382			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	1,887,674	2,355,414	2,193,128	778,019	962,490	-19.86	92.13	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	23,720,580	20,105,549	21,353,380	13,463,294	8,537,905	17.98	245.81
NOW, ATS and transaction accounts	8,387,279	4,187,678	6,923,977	4,396,374	2,760,865	100.28	464.11
Time deposits less brokered deposits < \$250K	-1,208,488	507,492	-162,501	532,873	603,634		
MMDA and other savings accounts	19,026,394	15,810,350	17,278,656	12,413,361	9,120,748	20.34	212.01
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	49,925,765	40,611,069	45,393,512	30,805,902	21,023,152	22.94	252.57
Time deposits of \$250K or more	328,778	479,093	465,542	569,800	721,057	-31.37	-48.12
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,938,931	20,200	691,625	16,006	16,675	9498.67	5836.53
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,215,462	39,563	41,566	5,000	0	5499.83	
Other borrowings w/remaining maturity over 1 year	1,230,729	557,834	775,044	0	0	120.63	
Brokered deposits < \$250K	3,457,508	830,810	1,752,934	554,759	1,052,284	316.16	179.55
Noncore funding	9,171,408	1,927,500	3,726,711	1,145,565	1,790,016	375.82	381.90
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	891,048	1,139,990	895,823	548,671	393,563	-21.84	137.33
Other liabilities	1,108,362	1,355,948	1,003,936	547,410	598,469	-18.26	219.55
Total liabilities	61,096,583	45,034,507	51,019,982	33,047,548	23,805,200	35.67	263.97
Equity Capital							
Perpetual preferred stock (including surplus)	294,479	0	294,470	0	0		
Common stock	11	10	10	10	10	10.00	10.00
Common surplus	2,094,773	1,687,613	1,966,173	1,390,923	1,374,141	24.13	48.24
Retained earnings	3,191,659	2,366,604	2,773,051	2,001,439	1,680,317	34.86	372.30
Accumulated other comprehensive income	-517,834	64,519	15,729	92,257	25,008		
Other equity capital components	-104,335	-84,256	-86,780	-71,135	-62,728		
Total holding company equity capital	4,958,753	4,034,490	4,962,653	3,413,494	3,016,748	22.91	140.87
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,958,753	4,034,490	4,962,653	3,413,494	3,016,748	22.91	140.87
Total liabilities and capital	66,055,336	49,068,997	55,982,635	36,461,042	26,821,948	34.62	250.52
Memoranda							
Non-interest-bearing deposits	23,720,580	20,105,549	21,353,380	13,463,294	8,537,905	17.98	245.81
Interest-bearing deposits	29,991,471	21,815,423	26,258,608	18,467,167	14,258,588	37.48	227.00
Total deposits	53,712,051	41,920,972	47,611,988	31,930,461	22,796,493	28.13	235.05
Long-term debt that reprices within 1 year	914,577	314,130	457,145	75,000	0	191.15	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,962,653	3,413,494	3,413,494	3,016,748	2,613,734		
Accounting restatements	0	0	0	-24,947	0		
Net income	500,344	416,321	899,190	506,641	499,171		
Net sale of new perpetual preferred stock	9	0	294,470	0	0		
Net sale of new common stock	128,600	296,691	575,250	-42,553	-93,812		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	17,554	13,121	15,646	8,407	9,646		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	81,735	51,157	127,578	101,237	51,330		
Change in other comprehensive income	-533,564	-27,738	-76,527	67,249	58,631		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,958,753	4,034,490	4,962,653	3,413,494	3,016,748		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	46.18	38.78	64	40.50	36.32	54	46.66	36.25	75	33.91	36.22	38	42.26	37.78	50
Commercial and industrial loans	19.58	11.05	85	15.25	12.25	68	19.41	10.76	86	20.94	13.52	85	19.47	12.02	80
Loans to individuals	0.04	3.52	8	0.02	3.48	6	0.04	3.36	8	0.03	3.40	6	0.04	4.20	7
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	25	0	0.21	24	0	0.18	26	0	0.19	27	0	0.24	24
Other loans and leases.....	12.24	4.45	92	14.52	4.22	95	13.78	4.47	94	19.31	4.63	96	16.98	5.01	95
Net loans and leases.....	77.63	61.60	88	69.82	59.81	79	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90
Debt securities over 1 year.....	8.41	19.46	12	12.99	17.61	32	10.90	19.46	20	13.50	15.55	39	14.11	14.60	53
Mutual funds and equity securities	0.26	0.05	94	0.40	0.06	94	0.28	0.06	93	0.46	0.05	97	0.52	0.06	98
Subtotal	86.30	82.34	60	83.21	78.32	65	90.60	79.22	93	87.39	78.16	88	92.76	79.65	97
Interest-bearing bank balances	2.50	4.59	39	6.28	9.11	31	0.63	8.50	1	6.85	7.51	49	0.93	3.06	23
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	4.42	1.68	88	2.45	1.53	75	2.12	1.56	71	0.96	1.68	40	0.17	1.91	12
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	93.23	90.95	75	91.96	91.43	56	93.37	91.77	69	95.21	91.05	96	93.86	89.53	91
Non-interest cash and due from depository institutions.....	0.35	1.01	7	0.64	1.01	24	0.30	0.82	9	0.48	1.07	11	0.69	1.14	20
Other real estate owned.....	0.02	0.01	74	0.01	0.02	49	0.02	0.01	79	0	0.02	28	0.05	0.03	75
All other assets.....	6.42	7.97	27	7.42	7.50	51	6.35	7.35	37	4.33	7.82	7	5.45	9.27	12
Memoranda															
Short-term investments	6.92	7.68	56	8.73	12.01	35	2.74	11.47	9	7.81	11.17	37	1.10	7.63	9
U.S. Treasury securities.....	0	1.96	7	0.02	1.08	35	0.02	1.47	28	0	0.84	17	0	1.03	30
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0.04	0.54	30
Municipal securities	2.92	1.75	74	4.24	1.72	81	3.75	1.73	79	4.80	1.69	85	3.91	1.34	84
Mortgage-backed securities	5.19	13.68	14	8.47	12.97	31	6.82	14.14	17	8.44	11.75	37	9.83	11.44	39
Asset-backed securities	4.07	0.68	93	1.93	0.38	89	1.67	0.50	83	0.42	0.32	74	0.04	0.28	59
Other debt securities	0.67	0.52	64	0.80	0.52	71	0.77	0.53	68	0.81	0.42	76	0.47	0.39	69
Loans held-for-sale.....	4.51	0.35	94	9.10	0.42	97	10.08	0.55	96	0	0.52	7	0.08	0.39	32
Loans held for investment	73.53	61.41	79	61.19	59.85	53	69.80	58.06	82	74.20	61.72	86	78.67	63.50	90
Real estate loans secured by 1–4 family	27.08	12.26	90	19.54	11.69	83	26.66	11.46	92	6.68	11.91	28	8.01	13.29	29
Revolving	0.84	1.49	39	0.63	1.45	30	0.77	1.42	38	0.78	1.66	31	0.74	2.07	30
Closed-end, secured by first liens	26.23	10.40	91	18.90	9.84	86	25.88	9.67	94	5.88	9.81	31	7.24	10.69	33
Closed-end, secured by junior liens	0.01	0.18	14	0.01	0.20	12	0.01	0.17	13	0.01	0.22	13	0.03	0.28	19
Commercial real estate loans	19.09	24.34	38	20.95	22.48	42	19.98	22.69	41	27.21	22.22	61	34.22	22.23	76
Construction and land development	4.89	3.75	66	5.82	3.35	80	5.39	3.34	76	6.67	3.40	82	7.10	3.44	83
Multifamily	0.42	3.69	12	0.41	3.31	10	0.36	3.57	9	0.53	3.12	13	0.83	3.01	21
Nonfarm nonresidential	13.78	15.50	45	14.72	14.81	47	14.24	14.57	49	20.02	14.72	68	26.29	14.69	84
Real estate loans secured by farmland	0.01	0.35	30	0.02	0.34	34	0.01	0.30	35	0.02	0.33	36	0.04	0.36	40

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	59.18	62.08	37	57.62	59.66	37	58.41	61.05	35	45.71	57.15	27	53.66	57.46	41
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	34.70	20.31	87	27.80	19.82	75	33.37	19.86	87	9	19.43	20	10.17	20.75	20
Real estate loans secured by 1–4 family.....	1.08	2.40	35	0.90	2.42	27	0.96	2.43	29	1.06	2.64	27	0.94	3.15	26
Revolving	33.62	17.67	88	26.90	17.22	80	32.41	17.24	90	7.94	16.59	21	9.23	17.39	22
Closed-end.....	24.47	38.23	27	29.80	36.54	36	25.02	37.86	28	36.68	34.63	48	43.45	33.52	64
Construction and land development.....	6.27	5.97	56	8.27	5.50	75	6.75	5.65	61	8.99	5.26	79	9.02	5.09	78
1–4 family.....	1.34	1.34	59	1.76	1.11	75	1.30	1.18	60	2.16	0.93	79	2.42	0.94	82
Other.....	4.93	4.56	55	6.51	4.33	75	5.45	4.40	62	6.83	4.19	79	6.60	4.02	76
Multifamily.....	0.54	5.72	5	0.58	5.34	7	0.45	5.78	4	0.71	4.96	8	1.05	4.69	15
Nonfarm nonresidential	17.66	24.64	34	20.94	24.14	38	17.82	24.56	35	26.98	22.93	58	33.38	22.15	74
Owner-occupied.....	3.26	8.28	21	5.21	8.14	34	3.85	8.29	27	7.04	7.68	50	9.94	7.72	62
Other.....	14.40	16.13	42	15.73	15.71	50	13.97	15.94	42	19.94	14.95	66	23.44	14.34	81
Real estate loans secured by farmland.....	0.01	0.59	27	0.02	0.59	34	0.02	0.54	34	0.03	0.54	34	0.05	0.55	38
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	25.09	18.46	76	21.70	20.98	57	24.30	18.86	71	28.23	22.17	73	24.72	19.53	71
Loans to individuals	0.05	6.27	7	0.03	6.28	6	0.05	6.24	7	0.04	6.13	6	0.05	7.13	6
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.32	25	0	0.37	24	0	0.34	25	0	0.32	25	0	0.37	23
Other loans and leases.....	15.68	8.30	78	20.65	8.03	88	17.25	8.75	82	26.03	9.09	90	21.56	9.85	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	593.99	407.54	84	540.68	383.17	80	561.73	391.81	82	365.33	381.27	41	385.14	391.26	44
Real estate loans secured by 1–4 family.....	348.28	130.40	94	260.85	124.52	91	320.95	126.06	93	71.93	125.03	28	72.97	138.18	27
Revolving	10.87	15.55	46	8.44	15.53	37	9.22	15.44	42	8.44	17.42	32	6.72	21.26	29
Closed-end.....	337.41	113.22	95	252.41	107.53	91	311.73	108.85	94	63.49	106.14	31	66.25	115.20	29
Commercial real estate loans	245.57	254.23	50	279.61	238.21	59	240.62	245.88	47	293.16	234.65	60	311.82	229.44	66
Construction and land development.....	62.91	38.88	75	77.63	35.52	89	64.87	35.95	82	71.83	35.62	83	64.72	34.95	77
1–4 family.....	13.42	8.60	72	16.55	7.06	83	12.49	7.42	73	17.24	6.34	84	17.37	6.61	85
Other.....	49.49	29.76	81	61.09	28.07	91	52.39	28.11	83	54.59	28.16	85	47.35	27.32	76
Multifamily.....	5.39	39.14	11	5.48	34.78	13	4.32	38.66	8	5.68	32.74	13	7.52	31.04	18
Nonfarm nonresidential	177.27	162.28	54	196.50	157.17	64	171.42	158.05	55	215.65	155.06	67	239.57	152.10	77
Owner-occupied.....	32.72	54.20	31	48.87	52.65	51	37.05	52.99	36	56.30	52.37	56	71.32	53.07	67
Other.....	144.56	106.54	72	147.63	102.08	72	134.36	102.54	67	159.34	100.54	75	168.26	97.41	79
Real estate loans secured by farmland.....	0.14	3.62	31	0.22	3.59	35	0.17	3.22	37	0.24	3.44	35	0.35	3.60	39
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	251.82	115.10	93	203.64	127.07	83	233.65	114.45	90	225.59	139.91	85	177.42	122.02	76
Loans to individuals	0.52	35.52	7	0.27	35.29	7	0.46	34.55	7	0.31	37.47	8	0.37	43.51	7
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.81	25	0	2.01	24	0.01	1.86	26	0.01	1.88	26	0	2.18	23
Other loans and leases.....	157.43	50.19	92	193.83	46.75	95	165.86	51.06	93	208.02	49.54	96	154.76	52.44	92
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.21	30.64	34	26.60	28.84	46	23.18	30.07	35	31.85	27.32	57	35.08	26.45	68
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	232.99	203.71	57	249.61	187.37	71	222.97	195.33	57	254.53	183.76	73	251.77	178.57	71
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	265.70	261.50	48	298.48	244.59	61	260.02	252.85	51	310.83	240.85	64	323.09	236.10	69

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.92	7.68	56	8.73	12.01	35	2.74	11.47	9	7.81	11.17	37	1.10	7.63	9
Liquid assets	5.70	25.39	4	11.40	28.17	7	4.63	29.03	1	11.64	26.22	11	7.28	22.44	3
Investment securities	13.10	21.68	22	15.85	19.64	40	13.32	21.63	23	14.93	17.85	37	14.80	16.99	44
Net loans and leases	77.63	61.60	88	69.82	59.81	79	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90
Net loans, leases and standby letters of credit	77.99	62.44	89	70.14	60.62	78	79.78	59.49	93	73.92	62.48	82	78.70	64.84	88
Core deposits	75.58	75.64	37	82.76	74.75	82	81.08	75.71	66	84.49	70.67	96	78.38	63.09	89
Noncore funding	13.88	10.86	74	3.93	10.89	21	6.66	10.30	45	3.14	14.13	6	6.67	19.36	12
Time deposits of \$250K or more	0.50	1.54	19	0.98	1.81	30	0.83	1.58	29	1.56	2.11	42	2.69	2.94	53
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	2.94	1.20	81	0.04	1.20	28	1.24	1.23	67	0.04	1.47	24	0.06	1.94	20
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.94	0.50	90	0.04	0.52	43	1.24	0.54	76	0.04	0.54	41	0.06	0.48	37
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.35	1.63	78	0.08	0.99	43	0.07	1	36	0.01	1.24	21	0	3.01	1
Earning assets that reprice within 1 year	44.90	36.16	70	42.49	38.93	57	26.91	37.37	24	50.53	39.38	79	42.82	39.29	61
Interest-bearing liabilities that reprice within 1 year	3.73	6.49	33	3.46	7.04	25	3.45	6.39	32	4.16	8.20	26	8.42	10.19	44
Long-term debt that reprices within 1 year	1.38	0.28	87	0.64	0.26	81	0.82	0.26	84	0.21	0.47	64	0	0.96	25
Net assets that reprice within 1 year	39.78	28.22	75	38.40	30.25	68	22.64	29.65	33	46.17	29.11	87	34.40	26.63	69
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.07	3.09	71	-5.77	-1.82	38	4.32	-2.33	72	-5.34	3.20	27	6.01	14.45	25
Net short-term noncore funding dependence	5.86	-1.79	81	-7.17	-8.21	48	2.73	-7.71	81	-5.52	-4.76	41	5.81	3.38	52
Short-term investment / Short-term noncore funding	57.76	166.36	28	315.81	284.81	66	52.61	273.46	11	262.01	184.19	72	16.90	77.77	21
Liquid assets - short-term noncore funding / Nonliquid assets	-6.66	28.61	6	9.74	34.02	17	-0.62	36.68	7	9.80	28.18	22	0.85	16.97	19
Net loans and leases / Total deposits	95.47	76.80	84	81.73	74.66	70	93.39	72.79	89	83.85	79.43	64	91.92	90.31	49
Net loans and leases / Core deposits	102.71	82.80	79	84.36	81.17	63	97.95	78.25	83	86.91	88.34	56	99.68	103.93	48
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.96	-6.37	65	1.26	0.84	67	0.88	0.12	79	1.36	1.57	55	1.12	0.72	71
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-14.12	-13.54	46	2.47	1.94	72	0.50	-0.25	71	3.87	4.31	55	1.02	1.36	46
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	14.07	23.58	39	12.45	13.42	58	14.85	14.28	60	10.45	11.38	57	12.22	12.67	57
Available-for-sale securities	83.97	74.56	61	85.05	84.66	38	83.02	83.77	38	86.48	87.23	37	84.29	85.40	37
U.S. Treasury securities	0	9.26	7	0.12	5.52	34	0.17	6.70	28	0	4.72	16	0.03	6.15	28
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0.25	3.49	32
Municipal securities	22.26	8	84	26.74	8.87	87	28.13	8.22	87	32.12	9.83	88	26.39	7.75	88
Mortgage-backed securities	39.60	63.23	15	53.46	66.59	28	51.25	66.54	27	56.53	66.64	34	66.38	67.43	46
Asset-backed securities	31.03	3.36	96	12.17	2.05	90	12.55	2.50	90	2.82	1.91	72	0.26	1.66	58
Other debt securities	5.14	3.01	75	5.03	3.17	73	5.76	3.08	80	5.45	3.01	76	3.20	2.94	69
Mutual funds and equity securities	1.96	0.28	95	2.49	0.32	94	2.13	0.29	95	3.07	0.35	97	3.49	0.40	96
Debt securities 1 year or less	33.73	8.89	93	15.44	8.69	81	15.91	7.78	81	6.40	10.55	41	1.15	11.86	8
Debt securities 1 to 5 years	1.21	20.02	4	1.03	17.05	6	1.35	18.25	8	28.05	17.03	75	34.47	17.94	79
Debt securities over 5 years	63.01	68.75	34	80.92	72.17	58	80.49	71.11	64	62.35	69.86	34	60.89	66.02	36
Pledged securities	21.81	30.80	39	30.28	33.87	50	29.42	32.26	48	14.29	35.67	24	24.24	30.57	46
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	6.75	-31.70	84	178.86	51.37	88	-46.02	27.98	3	867.64	183.32	93	-22	26.69	17
Investment securities	11.29	21.19	42	88.11	33.34	87	36.92	31.36	62	37.14	23.62	75	7.45	11.75	55
Core deposits	22.94	9.58	81	57.42	16.88	94	47.35	16.94	91	46.53	26.88	89	17.91	11.23	75
Noncore funding	375.82	10.50	98	8.17	-23.76	87	225.32	-14.79	98	-36	-12.18	22	-3.83	6.59	34

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	17,143,496	10,831,477	13,702,542	9,716,754	8,651,329
Commit: Secured commercial real estate loans	5,577,196	3,468,730	4,207,340	3,032,649	2,813,021
Commit: Unsecured real estate loans	341,855	299,530	299,929	326,089	99,771
Credit card lines (reported semiannually, June/Dec)	346,022	295,166	306,285	291,522	302,909
Securities underwriting	0	0	0	0	0
Standby letters of credit	242,239	156,342	196,597	177,960	153,743
Commercial and similar letters of credit	8,917	8,102	1,550	8,913	22,035
Securities lent	98,477	22,459	24,868	29,145	28,906
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	404,495,464	498,447,623	476,165,700	0	0
Written options contracts (interest rate)	2,818,963	3,753,320	3,033,154	0	0
Purchased options contracts (interest rate)	0	650,000	0	0	0
Interest rate swaps	563,647	1,685,391	1,386,897	1,693,390	865,884
Futures and forward foreign exchange	125,591	104,733	177,523	111,618	3,311
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	25.95	24.48	63	22.07	22.45	57	24.48	22.78	61	26.65	22.01	72	32.25	23.52	80
Standby letters of credit	0.37	0.66	39	0.32	0.67	34	0.35	0.65	40	0.49	0.71	46	0.57	0.84	49
Commercial and similar letters of credit	0.01	0.02	69	0.02	0.02	68	0	0.02	51	0.02	0.02	74	0.08	0.02	88
Securities lent	0.15	0.09	87	0.05	0.12	84	0.04	0.10	84	0.08	0.18	82	0.11	0.40	80
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	617.67	44.65	93	1,028.43	49.75	94	858.77	46.30	94	4.95	48.62	13	3.24	68.47	13
Interest rate contracts	617.48	32.11	94	1,028.22	35.96	96	858.46	32.46	95	4.64	34.36	17	3.23	47.31	14
Interest rate futures and forward contracts	612.36	3.60	99	1,015.81	5.17	99	850.56	3.25	99	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	4.27	1.58	89	7.65	1.82	91	5.42	1.41	90	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.48	23	1.32	1.33	75	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0.85	21.90	15	3.43	20.67	22	2.48	20.49	19	4.64	20.83	24	3.23	28.86	17
Foreign exchange contracts	0.19	6.76	69	0.21	6.16	68	0.32	6.30	69	0.31	6.01	65	0.01	10.12	47
Futures and forward foreign exchange contracts	0.19	4.19	70	0.21	3.93	70	0.32	3.78	70	0.31	3.47	68	0.01	5.23	49
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	35.65	46.07	45	35.15	42.93	53	37.49	44.98	53	40.14	42.82	65	45.49	45.53	68

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	408,003,665	504,641,067	480,763,274	1,805,008	869,195
Interest rate contracts	407,878,074	504,536,334	480,585,751	1,693,390	865,884
Foreign exchange contracts.....	125,591	104,733	177,523	111,618	3,311
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	404,621,055	498,552,356	476,343,223	111,618	3,311
Written options	2,818,963	3,753,320	3,033,154	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	2,818,963	3,753,320	3,033,154	0	0
Purchased options	0	650,000	0	0	0
Exchange-traded.....	0	650,000	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	563,647	1,685,391	1,386,897	1,693,390	865,884
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	408,003,665	504,641,067	480,763,274	1,805,008	869,195
Interest rate contracts	407,878,074	504,536,334	480,585,751	1,693,390	865,884
Foreign exchange contracts.....	125,591	104,733	177,523	111,618	3,311
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	405,184,703	500,887,746	477,730,122	1,805,008	869,195
One year or less	401,039,055	491,514,354	471,804,223	111,618	153,311
Over 1 year to 5 years	3,688,160	8,710,879	5,456,102	1,024,846	23,083
Over 5 years	457,488	662,513	469,797	668,544	692,801
Gross negative fair value (absolute value)	59,725	103,794	93,339	87,500	55,562
Gross positive fair value.....	88,392	75,647	49,002	4,158	1,877
Held for trading.....	0	0	0	0	0
Non-traded.....	88,392	75,647	49,002	4,158	1,877
Current credit exposure on risk-based capital derivative contracts	9,274	12,456	9,458	3,534	1,847
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.97	93.66	48	99.98	94.09	52	99.96	94.17	50	93.82	94.10	29	99.62	93.44	50
Foreign exchange contracts	0.03	3.30	55	0.02	3.27	52	0.04	3.47	52	6.18	3.49	82	0.38	3.20	55
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	99.17	9.78	99	98.79	12.57	99	99.08	11.16	99	6.18	14.05	47	0.38	13.49	16
Written options	0.69	5.78	26	0.74	7.49	23	0.63	6.28	21	0	8.18	6	0	5.91	6
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.69	5.46	26	0.74	7.20	23	0.63	5.96	21	0	7.73	7	0	5.10	6
Purchased options	0	3.69	21	0.13	3.44	42	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0.13	0.12	86	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	0.14	74.97	6	0.33	71.23	6	0.29	74.26	7	93.82	68.76	76	99.62	69.75	90
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	99.97	57.94	70	99.98	56.19	73	99.96	56.71	71	93.82	53.82	66	99.62	52.22	74
Foreign exchange contracts	0.03	0.36	70	0.02	0.38	68	0.04	0.40	68	6.18	0.46	93	0.38	0.34	78
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	99.31	93.09	59	99.26	91.87	67	99.37	92.53	65	100	91.48	75	100	93.86	75
One year or less	98.29	31.78	90	97.40	28.05	93	98.14	27.56	94	6.18	32.05	24	17.64	32.17	44
Over 1 year to 5 years	0.90	24.76	13	1.73	26.03	14	1.13	27.01	12	56.78	27.06	91	2.66	30.45	17
Over 5 years	0.11	27.14	14	0.13	30.08	12	0.10	29.89	11	37.04	29.56	58	79.71	28.09	92
Gross negative fair value (absolute value)	0.01	1.56	5	0.02	1.25	4	0.02	0.98	5	4.85	1.55	96	6.39	0.83	99
Gross positive fair value	0.02	1.74	3	0.01	1.68	3	0.01	1.34	2	0.23	2.23	4	0.22	1.19	6
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.07	34	0.03	0.05	61	0.02	0.04	60	0.03	0.07	48	0.02	0.06	56
Gross positive fair value (X)	0.02	0.08	44	0.02	0.07	38	0.01	0.05	27	0	0.09	7	0	0.07	10
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.02	0.02	67	0.02	0.01	77	0.01	0.01	66	0	0.02	24	0	0.01	29
Current credit exposure (X)	0	0.04	23	0	0.05	22	0	0.04	22	0	0.06	16	0	0.05	14
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.02	0.54	22	0.03	0.63	19	0.02	0.46	20	0.01	0.85	15	0.01	0.73	14

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		252,589		278,954		278,954		167,797		152,717					
Gross losses		5,074		4,425		11,614		20,358		9,122					
Write-downs, transfers to loans held-for-sale		0		0		0		0		1,396					
Recoveries		3,418		2,828		5,699		5,907		5,702					
Net losses		1,656		1,597		5,915		14,451		3,420					
Provision for loan and lease losses		22,300		-44,450		-20,450		106,480		18,500					
Adjustments		0		0		0		19,128		0					
Ending balance		273,233		232,907		252,589		278,954		167,797					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets	0.07	0.08	59	-0.20	-0.14	33	-0.04	-0.09	59	0.34	0.51	28	0.07	0.15	31
Provision for loan and lease losses / Average loans and leases	0.09	0.14	51	-0.29	-0.25	37	-0.06	-0.16	61	0.44	0.82	24	0.10	0.24	29
Provision for loan and lease losses / Net loan and lease losses	1,346.62	198.72	90	-2,783.34	77.32	3	-345.73	-105.48	19	736.83	487.86	79	540.94	130.58	96
Allowance for loan and lease losses / Total loans and leases not held for sale	0.56	1.17	9	0.78	1.39	12	0.65	1.23	12	1.03	1.58	16	0.80	0.83	47
Allowance for loan and lease losses / Total loans and leases	0.53	1.15	9	0.68	1.37	9	0.56	1.20	11	1.03	1.55	17	0.79	0.81	49
Allowance for loan and lease losses / Net loans and leases losses (X)	82.50	28.67	87	72.92	15.27	93	42.70	21.39	82	19.30	11.58	80	49.06	8.03	96
Allowance for loan and lease losses / Nonaccrual assets	296.30	413.77	44	220.93	318.67	41	308.69	364.13	55	228.76	299.17	48	301.07	218.72	80
ALLL / 90+ days past due + nonaccrual loans and leases	25.04	319.24	3	48.21	260.68	5	42.72	287.08	4	242.41	244.34	60	301.07	151.73	88
Gross loan and lease losses / Average loans and leases	0.02	0.16	17	0.03	0.22	9	0.03	0.19	11	0.08	0.34	13	0.05	0.28	11
Recoveries / Average loans and leases	0.01	0.07	16	0.02	0.08	15	0.02	0.08	11	0.02	0.07	20	0.03	0.08	25
Net losses / Average loans and leases	0.01	0.08	28	0.01	0.13	20	0.02	0.11	21	0.06	0.27	19	0.02	0.21	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0.01	0	87
Recoveries / Prior year-end losses	29.43	23.25	71	13.89	16.12	52	27.99	34.67	49	64.76	33.98	87	34.73	36.22	57
Earnings coverage of net loan and lease losses (X)	388.96	-9.51	93	291.88	4.52	96	186.40	39.72	92	50.45	22.91	87	182.08	24.40	93
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans	0	-0.01	55	0	0.03	39	0	0.02	31	0	0.04	27	0	0.01	28
Real estate loans secured by 1–4 family	0	-0.02	64	0	-0.01	55	0	-0.02	60	0	0.01	35	0.01	0.01	57
Revolving	-0.02	-0.08	51	0	-0.05	53	-0.08	-0.07	28	-0.04	0.01	21	-0.04	0.02	16
Closed-end	0	-0.02	63	0	-0.01	55	0	-0.01	60	0	0	48	0.01	0	66
Commercial real estate loans	0	0	37	0	0.05	43	0	0.04	22	0	0.07	26	-0.01	0.01	17
Construction and land development	0	-0.02	50	0	0	47	0	0	47	0	0	43	0	-0.01	76
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	46	0	-0.01	42	0	0	43	0	0	35	0	-0.01	78
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	31	0	0.07	44	0	0.05	18	0.01	0.11	25	-0.01	0.02	14
Owner-occupied	0	0	24	0	0.01	25	0	0.01	26	0	0.02	38	-0.01	0.01	10
Other	0	0	55	0	0.06	50	0	0.04	22	0.01	0.08	36	0	0.01	23
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.01	0.10	44	0.04	0.20	33	0.04	0.17	30	0.19	0.47	30	0.07	0.37	16
Loans to individuals	0.65				0.78		0.02	0.71	3		1.13		0.93	1.17	50
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.03	0.14	52	0	0.08	37	0.03	0.10	52	0	0.15	14	0	0.15	13

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		324,544		58,385		143,805		11,177		14,478
90+ days past due loans and leases		1,006,233		387,092		519,019		0		0
Nonaccrual loans and leases		84,747		96,038		72,197		115,074		55,733
Total past due and nonaccrual loans and leases		1,415,524		541,515		735,021		126,251		70,211
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		18,636		36,136		17,805		28,380		10,597
Total restructured loans and leases		18,636		36,136		17,805		28,380		10,597
30–89 days past due loans held for sale		3,973		48,546		91,265		0		0
90+ days past due loans held for sale		160,797		386,046		517,521		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		164,770		434,592		608,786		0		0
Restructured loans and leases in compliance		20,025		28,983		23,157		43,755		34,308
Other real estate owned		11,681		3,875		11,681		1,436		13,850
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		7,467		9,384		9,630		6,870		0
Total other assets past due and nonaccrual		7,467		9,384		9,630		6,870		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.63	0.32	85	0.17	0.27	40	0.32	0.32	61	0.04
90+ days past due loans and leases	1.95	0.09	97	1.12	0.10	94	1.16	0.10	96	0
Nonaccrual loans and leases	0.16	0.38	17	0.28	0.58	21	0.16	0.46	15	0.43
90+ days past due and nonaccrual loans and leases	2.12	0.53	93	1.40	0.73	88	1.32	0.62	89	0.43
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.04	0.09	36	0.10	0.12	53	0.04	0.10	32	0.10
30–89 days past due loans held for sale	0.01	0	88	0.14	0	99	0.20	0	97	0
90+ days past due loans held for sale	0.31	0	97	1.12	0	99	1.16	0	99	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.63	0.32	85	0.17	0.27	40	0.32	0.32	61	0.04
90+ days past due assets	1.95	0.10	97	1.12	0.10	94	1.16	0.10	96	0
Nonaccrual assets	0.18	0.39	19	0.31	0.59	24	0.18	0.47	15	0.45
30+ days past due and nonaccrual assets	2.76	0.88	92	1.60	1.04	81	1.66	0.97	83	0.49
Percent of Total Assets										
90+ days past due and nonaccrual assets	1.66	0.32	96	1	0.43	90	1.07	0.36	93	0.33
90+ days past due and nonaccrual assets + other real estate owned	1.68	0.34	96	1.01	0.46	90	1.09	0.37	93	0.34
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.18	0.38	21	0.26	0.52	23	0.19	0.41	20	0.44
Allowance for loan and lease losses	42.62	57.44	45	55.34	67.93	46	42.38	62.64	35	57.45
Equity capital + allowance for loan and lease losses	2.23	3.52	36	3.02	4.43	32	2.05	3.60	27	4.34
Tier 1 capital + allowance for loan and lease losses	2.25	3.97	30	3.47	5.28	31	2.28	4.30	25	4.66
Loans and leases + other real estate owned	0.23	0.63	18	0.37	0.88	18	0.24	0.71	12	0.59

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.03	0.26	96	0.29	0.24	68	0.55	0.26	84	0.08	0.39	14	0.13	0.38	16
	90+ days past due		3.30	0.11	97	1.95	0.12	94	1.99	0.12	96	0	0.16	14	0	0.16	13
	Nonaccrual.....		0.19	0.45	22	0.30	0.65	24	0.16	0.52	19	0.68	0.76	53	0.28	0.46	36
Commercial and industrial	30–89 days past due		0.02	0.28	8	0	0.17	6	0	0.24	6	0.01	0.23	6	0	0.31	7
	90+ days past due		0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.21	0.46	28	0.40	0.64	43	0.26	0.57	31	0.34	0.75	27	0.46	0.83	33
Individuals	30–89 days past due		0	0.70	5	0	0.55	4	0	0.63	6	0.77	0.83	53	0	0.83	5
	90+ days past due		0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.56	0.18	84	1.32	0.18	93	0.60	0.17	89	1.29	0.28	91	0	0.17	11
Depository institution loans	30–89 days past due			0.01			0			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.11	0.11	70	0.01	0.11	45	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.07	47	0.10	0.13	64	0.02	0.09	53	0.07	0.15	56	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	1.76	0.39	93	0.60	0.35	80	0.96	0.46	86	0.43	0.65	40	0.42	0.67	34
	90+ days past due	5.63	0.22	97	4.04	0.27	94	3.48	0.24	95	0	0.33	16	0	0.31	14
	Nonaccrual	0.10	0.61	10	0.10	0.82	7	0.10	0.71	8	0.47	0.89	28	0.26	0.73	15
Revolving	30–89 days past due	0	0.26	7	0	0.29	6	0	0.28	9	0	0.48	5	0.15	0.45	19
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.06	1.15	16	0	1.05	5	0	1.18	6	0.01	1.13	11	0.67	1	51
Closed-end	30–89 days past due	1.81	0.42	93	0.62	0.36	76	0.99	0.49	85	0.49	0.65	48	0.44	0.70	38
	90+ days past due	5.81	0.25	97	4.17	0.29	93	3.58	0.26	94	0	0.38	17	0	0.35	16
	Nonaccrual	0.10	0.60	10	0.11	0.77	8	0.10	0.67	9	0.53	0.87	36	0.22	0.70	15
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	10	0	0.04	5	0	0.03	8	0	0.04	6	0.02	0.04	39
Commercial real estate	30–89 days past due	0	0.16	4	0	0.14	6	0	0.15	3	0	0.26	4	0.06	0.18	29
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.31	0.32	60	0.48	0.52	53	0.24	0.38	47	0.73	0.62	64	0.28	0.23	67
Construction and development	30–89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.03	0.16	46	0	0.36	14	0.03	0.20	40	0.08	0.41	42	0.11	0.20	55
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.03	0.13	53	0	0.29	15	0.03	0.16	52	0.08	0.35	49	0.11	0.17	63
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0.25	0.17	75	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.14	7	0	0.13	6	0	0.23	6	0.07	0.14	35
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.42	0.39	65	0.68	0.66	61	0.32	0.45	50	0.97	0.80	63	0.34	0.28	66
Owner Occupied	30–89 days past due	0	0.04	11	0	0.04	10	0	0.04	10	0	0.07	8	0.01	0.07	19
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.10	0.14	47	0.42	0.25	79	0.16	0.17	52	0.47	0.27	75	0.06	0.16	30
Other	30–89 days past due	0	0.08	14	0	0.09	12	0	0.08	14	0	0.14	11	0.07	0.07	60
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.33	0.21	74	0.26	0.40	52	0.16	0.23	49	0.50	0.44	61	0.27	0.10	85
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	1,990,449	1,603,368	1,879,403	1,319,798	1,311,423											
Retained earnings	3,227,090	2,406,766	2,820,292	2,053,832	1,680,317											
Accumulated other comprehensive income (AOCI)	-517,834	64,519	15,729	92,257	25,008											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	4,699,705	4,074,653	4,715,424	3,465,887	3,016,748											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	695,574	608,661	631,340	296,913	297,850											
Accumulated other comprehensive income-related adjustments	-521,378	64,503	16,417	91,788	21,379											
Other deductions from common equity tier 1 capital	3,543	16	-688	469	3,629											
Subtotal:	4,521,966	3,401,473	4,068,355	3,076,717	2,693,890											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	4,521,966	3,401,473	4,068,355	3,076,717	2,693,890											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	375,979	81,500	375,970	81,500	81,500											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	375,979	81,500	375,970	81,500	81,500											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	375,979	81,500	375,970	81,500	81,500											
Tier 1 Capital																
Tier 2 Capital																
Tier 2 capital instruments and related surplus	592,671	763,139	592,312	172,647	305,732											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	223,123	282,229	222,801	282,157	0											
Allowance for loan and lease losses in tier 2 capital	288,361	222,302	239,545	258,992	176,752											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	1,104,155	1,267,670	1,054,658	713,796	482,484											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	1,104,155	1,267,670	1,054,658	713,796	482,484											
Exited advanced approach tier 2 capital																
Total capital	6,002,100	4,750,643	5,498,983	3,872,013	3,257,874											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	64,779,944	48,123,300	57,603,934	34,645,901	26,408,103											
Less: Deductions from common equity tier 1 capital	695,574	608,661	631,340	296,912	297,848											
Less: Other deductions	-336	-324	-330	-319	-20											
Total assets for leverage ratio	64,084,706	47,514,963	56,972,924	34,349,308	26,110,275											
Total risk-weighted assets	50,292,116	37,153,532	44,696,996	31,015,354	25,390,142											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	8.99	11.85	5	9.16	12.66	3	9.10	12.37	6	9.92	12.35	11	10.61	12.11	27	
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	
Tier 1 capital, column A	9.74	12.53	5	9.37	13.44	2	9.94	13.11	4	10.18	13.08	3	10.93	12.78	23	
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46	
Total capital, column A	11.93	14.37	7	12.79	15.42	6	12.30	14.91	7	12.48	15.23	6	12.83	14.36	26	
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46	
Tier 1 leverage	7.64	9.08	14	7.33	9.11	8	7.80	8.98	21	9.19	9.13	52	10.63	9.76	75	
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		179,832			178,235			180,163			176,286			174,046		0.90	8.05

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue	3.08			3.14			2.76			2.84			7.32					
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.48	12.13	19	4.80	11.54	25	3.84	12	19	5.13	11.03	27	5.91	11.51	30			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	490,907	227,019	219,065	440,055	309,743
Real estate loans.....	70,909	14,076	16,576	163,285	168,958
Commercial and industrial loans	419,998	212,943	202,489	276,770	140,785
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	490,907	227,019	219,065	440,055	309,743
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	116.24	11.61	90	-41.47	-1.19	12	-50.22	6.83	6	42.07	-2.40	89	27.01	22.48	76
Total selected assets.....	116.24	18.50	88	-41.47	3.19	13	-50.22	9.48	5	42.07	2.04	86	27.01	12.40	80
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		5,719,095	4,013,626	4,378,838	0	0	0	42.49
1–4 family residential loans		5,719,095	4,013,626	4,378,838	0	0	0	42.49
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		8.66	8.18	7.82	0	0		
1–4 family residential loans		8.66	8.18	7.82	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		40.24	34.52	38.44				
1–4 family residential loans		0.97	0.81	0.87				
Home equity lines		0	0	0				
Credit card receivables.....		0.01	0.01	0.01				
Auto loans and other consumer loans.....		22.58	19.44	22.13				
Commercial and industrial loans		36.19	45.23	38.55				
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0				
1–4 family residential loans.....		0	0	0				
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0				
Seller's interest carried as securities and loans		0	0	0				
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure		7.50	28.54	23.79	0	0		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		78,285	39,801	79,199	0	0	96.69	
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		78,285	39,801	79,199	0	0	96.69	
90+ Days Past Due Securitized Assets								
1–4 family residential loans		1,370	493	2,899	0	0	177.89	
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets		1,370	493	2,899	0	0	177.89	
Total past due securitized assets.....		79,655	40,294	82,098	0	0	97.68	
Net Losses on Securitized Assets								
1–4 family residential loans		556	0	221	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		556	0	221	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		1.37	0.99	1.81	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.37	0.99	1.81		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		0.02	0.01	0.07	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.02	0.01	0.07		
Total past due securitized assets percent of securitized assets	1.39	1	1.87		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans		0.02	0	0.01	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.02	0	0.01		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		1.70	0.73	1.18	
Home equity lines		0	0	0	
Credit card receivables					
Commercial and industrial loans		0.02	0	0	
All other loans and leases		0.04	0	0	
Total managed loans past due 30–89 days	0.70	0.25	0.45		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		4.37	2.92	2.77	
Home equity lines		0	0	0	
Credit card receivables					
Commercial and industrial loans		0	0	0	
All other loans and leases		0	0	0	
Total managed loans past due 90+ days	1.76	1.01	1.06		
Total Past Due Managed Assets	2.46	1.26	1.52		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans		0	0	0	
Home equity lines		-0.02	0	-0.08	
Credit card receivables					
Commercial and industrial loans		0.01	0.04	0.04	
All other loans and leases		0.01	0	0.01	
Net Losses on Managed Assets Percent of Total Managed Assets	0.01	0.01	0.01		

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		50,000	50,000	50,000	160,000	130,000	0.00	66.67
Dividends		50,000	50,000	50,000	160,000	130,000	0.00	66.67
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	4,000		-100.00
Dividends		0	0	0	0	4,000		-100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		50,000	50,000	50,000	160,000	134,000	0.00	-4.63
Securities gains (losses)		-1	56	-93	0	0		
Other operating income		5,737	11,918	16,566	7,504	5,455	-51.86	162.56
Total operating income		55,736	61,974	66,473	167,504	139,455	-10.07	2.06
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		9,407	4,385	16,721	7,667	10,283	114.53	139.49
Other expenses		15,943	17,451	34,605	22,670	23,814	-8.64	53.79
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		25,350	21,836	51,326	30,337	34,097	16.09	77.33
Income (loss) before taxes		25,802	41,423	15,279	137,479	107,833	-37.71	-36.00
Applicable income taxes (credit)		-5,503	-1,178	-7,354	-4,505	-5,628		
Extraordinary items								
Income before undistributed income of subsidiaries		31,305	42,601	22,633	141,984	113,461	-26.52	-30.35
Equity in undistributed income of subsidiaries		469,039	373,720	876,557	364,657	385,710	25.51	332.76
Bank subsidiaries		469,192	355,927	859,865	364,450	391,974	31.82	258.78
Nonbank subsidiaries		-153	17,793	16,692	207	-6,264		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		500,344	416,321	899,190	506,641	499,171	20.18	226.32
Memoranda								
Bank net income		519,192	405,927	909,865	524,450	521,974	27.90	222.93
Nonbank net income		-153	17,793	16,692	207	-2,264		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		5,469,497	96.78	4,636,078	94.80	5,436,746	96.33	3,497,462	3,066,577	17.98	153.37
Common and preferred stock		5,465,883	96.72	4,632,978	94.74	5,433,646	96.28	3,493,480	3,063,470	17.98	153.42
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		3,614	0.06	3,100	0.06	3,100	0.05	3,982	3,107	16.58	90.21
Investment in nonbank subsidiaries		66,408	1.18	67,665	1.38	66,562	1.18	49,872	52,337	-1.86	179.61
Common and preferred stock		66,408	1.18	67,665	1.38	66,562	1.18	49,872	52,337	-1.86	179.61
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		36,842	0.65	64,778	1.32	42,002	0.74	54,925	59,890	-43.13	-31.88
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		27,336	0.48	98,176	2.01	78,971	1.40	55,397	75,815	-72.16	-46.25
Cash and due from unrelated depository institution		69	0	70	0	69	0	70	70	-1.43	666.67
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		51,046	0.90	23,488	0.48	19,363	0.34	14,084	19,381	117.33	154.50
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		5,651,198	100.00	4,890,255	100.00	5,643,713	100.00	3,671,810	3,274,070	15.56	144.91
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		592,671	10.49	763,139	15.61	592,312	10.50	172,647	167,634	-22.34	278.72
Other liabilities		24,238	0.43	11,820	0.24	7,509	0.13	6,445	14,557	105.06	-0.36
Balance due to subsidiaries and related institutions		75,536	1.34	80,806	1.65	81,239	1.44	79,224	75,131	-6.52	11.08
Total liabilities		692,445	12.25	855,765	17.50	681,060	12.07	258,316	257,322	-19.08	178.29
Equity Capital		4,958,753	87.75	4,034,490	82.50	4,962,653	87.93	3,413,494	3,016,748	22.91	140.87
Perpetual preferred stock (income surplus)		294,479	5.21	0	0	294,470	5.22	0	0	0	
Common stock		11	0	10	0	10	0	10	10	10.00	10.00
Common surplus		2,094,773	37.07	1,687,613	34.51	1,966,173	34.84	1,390,923	1,374,141	24.13	48.24
Retained earnings		3,191,659	56.48	2,366,604	48.39	2,773,051	49.14	2,001,439	1,680,317	34.86	372.30
Accumulated other comprehensive income		-517,834	-9.16	64,519	1.32	15,729	0.28	92,257	25,008		
Other equity capital components		-104,335	-1.85	-84,256	-1.72	-86,780	-1.54	-71,135	-62,728		
Total liabilities and equity capital		5,651,198	100.00	4,890,255	100.00	5,643,713	100.00	3,671,810	3,274,070	15.56	144.91
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		75,254	1.33	79,622	1.63	80,711	1.43	78,868	74,366	-5.49	11.19
Notes payable to subsidiaries that issued TPS		81,500	1.44	81,500	1.67	81,500	1.44	81,500	81,500	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		282	0	1,183	0.02	528	0.01	357	0	-76.16	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital.....	19.99	10.52	96	22.78	12.64	94	22.31	11.94	96	16.08	7.29	94	17.63	9.68	95
Bank net income / Average equity investment in banks	18.97	11.07	91	20.42	12.37	92	20.47	11.80	93	16.34	7.45	94	18.43	10.51	91
Nonbank net income / Average equity investment in nonbanks	-0.46	10.05	13	63.56	13.40	95	27.71	13.12	79	0.41	9.75	22	-3.96	7.89	9
Subsidiary HCs net income / Average equity investment in sub HCs.....		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	103.77	98.83	56	97.50	96.24	29	101.19	96.79	48	103.52	88.16	55	104.57	82.22	64
Nonbank net income / Parent net income		2.55			4.27	3.10	75	1.86	3.40	63	0.04	3.59	32	5.93	
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	13.96	17.48	52	21.21	16.87	75	13.72	16.81	54	7.57	20.06	27	8.53	20.43	36
Total debt / Equity capital	11.95	12.15	60	18.92	11.60	78	11.94	11.71	66	5.06	14.41	34	5.56	14.31	44
Total debt + notes payable to subs that issued TPS / Equity capital	13.60	14.28	57	20.94	13.82	78	13.58	13.63	59	7.45	16.67	29	8.26	16.36	44
Total debt + Loans guaranteed for affiliate / Equity capital	11.95	12.21	60	18.92	11.69	78	11.94	11.77	65	5.06	14.68	33	5.56	14.56	43
Total debt / Equity capital – excess over fair value	11.95	12.27	60	18.92	11.71	78	11.94	11.81	66	5.06	14.52	34	5.56	14.51	44
Long-term debt / Equity capital	11.95	11.61	62	18.92	11.05	80	11.94	10.95	67	5.06	13.56	35	5.56	13.04	45
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0.01	0.07	84	0.03	0.06	85	0.01	0.06	83	0.01	0.06	84	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	27.93	39.62	39	44.95	39.10	50	35.45	39.86	40	31.47	34.67	44	42.59	28.44	63
Double Leverage															
Equity investment in subs / Equity capital	111.57	103.92	81	116.51	103.07	93	110.83	103.22	84	103.80	102.81	58	103.28	103.22	54
Total investment in subs / Equity capital.....	111.64	109.01	73	116.59	108.26	83	110.89	108.40	75	103.92	110.16	44	103.39	111.07	39
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.57	0.41	65	0.80	0.25	84	0.60	0.29	74	0.26	0.47	46	0.20	0.36	47
Equity investment in subs – equity cap / Net income-div (X).....	0.69	1.23	42	0.91	0.83	66	0.70	1.05	51	0.32	1.82	13	0.22	1.22	17
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	59.60	126.15	24	90.38	138.64	29	42.84	152.85	8	132.93	136.59	57	173.18	177.68	56
Cash from ops + noncash items + op expense / Op expense + dividend	54.72	116.54	28	89.31	130.64	29	44.82	154.48	10	139.24	147.24	56	187.65	190.27	54
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	54.20	92.87	24	162.47	103.17	79	107.46	98.54	63	86.68	134.08	19	56.71	116.34	11
Pretax operating income + interest expense / Interest expense	374.29	1,457.38	30	1,044.65	1,479.01	50	191.38	1,835.33	11	1,893.13	2,016.32	72	1,148.65	1,968.54	44
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	339.26	1,417.74	27	842.21	1,667.11	44	179.99	1,770.77	9	1,394.89	1,539.23	67	841.32	1,632.83	36
Dividends + interest from subsidiaries / Interest expense + dividends	54.86	140.52	23	90.02	153.06	31	34.65	174.12	9	146.92	150.43	57	217.49	210.80	60
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	75.16	28.68	90	351.92	41.77	92	224.85	47.61	90	1,419.16	35.64	96		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.82	3.32	40	2.16	3.64	45	1.59	3.44	48	2.27	3.85	48	2.69	2.64	59
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual.....		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.45	1.69	69	0.59	1.79	74	0.57	1.76	74	0.87	2.66	75	0.80	5.62	68
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	261.09	82.17	92	120.08	78.46	82	563.68	66.37	98	71.30	81.10	52	45.24	57.84	44
Dividends declared / Net income	16.34	34	22	12.29	25.30	25	14.19	28.27	22	19.98	42.29	20	10.28	33.08	13
Net income – dividends / Average equity.....	16.73	7.04	96	19.98	9.64	93	19.14	8.62	94	12.86	4.14	93	15.82	6.46	96
Percent of Dividends Paid															
Dividends from bank subsidiaries	61.17	128.25	32	97.74	139.49	35	39.19	155.92	18	158.04	132.17	63	253.26	178.13	74
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	7.79	7.53	75
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	61.17	168.66	26	97.74	193.08	26	39.19	203.53	8	158.04	174.85	55	261.06	260.40	67
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	9.63	43.08	25	12.32	36.56	23	5.50	45.96	14	30.51	60.28	25	24.91	66.55	16
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	9.63	46.71	23	12.32	38.35	22	5.50	51.33	12	30.51	62.88	22	24.91	69.36	15
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98		0	54.17	18	0	62.63	8	0	56.39	15		82.95	
Interest income from nonbank subsidiaries.....		2.85		0	2.35	32	0	2.44	31	0	7.38	32		20.25	
Management and service fees from nonbank subsidiaries		0.54		0	0.63	39	0	0.37	40	0	0.86	39		1.92	
Other income from nonbank subsidiaries.....		0.18		0	0.08	46	0	0.07	45	0	0.16	46		1.06	
Operating income from nonbank subsidiaries		54.49		0	76.16	7	0	87.22	3	0	79.84	8		150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	89.71	65.33	44	80.68	67.82	37	75.22	74.16	28	95.52	69.76	55	93.22	67.32	49
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	89.71	75.26	34	80.68	81.78	30	75.22	83.13	23	95.52	82.20	39	93.22	78.80	35
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	2.87	2.65	74
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	2.87	7.29	66
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	12.70	28.16	46	10.43	28.31	44	13.63	26.38	47	45.68	27.08	73	44.36	28.33	73